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10/044,679

01/11/2002

Mark S. Craig

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03/31/2008

MCATFEE & TAFT

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EXAMINER

DASS, HARISH T

ART UNIT

PAPER NUMBER

3692

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

### Office Action Summary

**Application No.**

10/044,679

**Applicant(s)**

CRAIG ET AL.

**Examiner**

Harish T. Dass

**Art Unit**

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 14 January 2008.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SI/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

### DETAILED ACTION

1. This office action is in response to applicant's communication or 1/14/2008. Examiner thanks the attorney point out that "Sharp" is not a prior art (USC 102(e)). This office action replaces the "Sharp" with a new prior art "Kern".

**2. Status of Claims:**

Claims 1-24 are pending.

### ***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

a. Claims 1-7, 18-22, and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Buchanan et al. (hereinafter Buchanan - US 2005/0021466) in view of Kern (US 5,221,830).

Re. Claim 1, Buchanan discloses substantially the disclosed invention (see background of invention and summary); electronically copying, into an entry of an image exchange network (network) [Figures 1-2; paragraphs (para.) 14; 62; claims 10-12],

a digital image (digitized check image) and a digital data record from a financial instrument processing system for a first financial institution after it is determined that the

digital data record identifies a second financial institution [para. 37-38; 62 (see maker bank number which is obvious determines the banks identification, however, most check has the name of the banks printed on them)]; and

communicating through the image exchange network (see network), copying the digital image and the digital data record into the entry, the copied digital image and digital data record for use on behalf of the identified second financial institution [para. 12-18 (see maker bank and **interactive** exchange of data during the process of validating the deposit **mean in real time** not in delay's induced by operating procedures like a batch process); 50; claims 1 & 15].

Buchanan does not explicitly disclose "real time" as defined by the applicant in communication 9/20/2007. However, parallel processes (multithread or multiple processes<sup>1</sup>) are known that they concurrently process in real time programming. Kern discloses real time process (concurrently performed) to perform multiple processes at the same time [Figures 1, 14-16, 20; col. 10 lines 1-45; col. 6 lines 48-62]. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine the disclosures of Buchanan and Kern to achieve higher efficiency during processing document using parallel processing of multiple tasks to reduce the operation time and achieve higher processing efficiency.

Claim 24 is rejected with same rational as claim 1.

Re. Claim 2, Buchanan discloses substantially the disclosed invention (see background of invention and summary), within a variable group of financial institutions (maker bank), capturing at respective sites digital images and digital data records for financial instruments processed at the respective sites (para. 37-38; 62); and exchanging, through a computer system communicating with the respective sites and in real time (interactive) with capturing the digital images and digital data records, the digital images and digital data records with respective ones of the financial institutions identified in the digital data records [para.89; 98; 12-18; claims]. Buchanan does not explicitly disclose “real time” as defined by the applicant in communication 9/20/2007. However, Kern discloses real time process (concurrently performed) to perform multiple processes at the same time. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine the disclosures of Buchanan, Green and Kern to achieve higher efficiency during processing document using parallel processing of multiple tasks to reduce the operation time and achieve higher processing efficiency.

Re. Claim 3, Buchanan discloses substantially the disclosed invention (see background of invention and summary), capturing at a first time financial instrument image signals and raw data signals (digitized) as the financial instrument image signals (image format) and raw data signals (digitized) are created at a financial instrument processing site for a first financial institution [para.41-43; 50]; and transmitting, at a second time (re-

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<sup>1</sup> . Examiner note; Reference POSIX.4, Bill O. Gallmeister, O'Reilly & Associates, Inc. ISBN 1-56592-074-

transmitting) subsequent to the first time, the captured financial instrument image signals and raw data signals through an image exchange computer network connected to the financial instrument processing site for the first financial institution and a financial instrument processing site for a second financial institution such that real time image exchange at capture is provided between the first and second financial institutions [para.89; 98; 12-14; 17-18; 29; 66-67]. Buchanan does not explicitly disclose "real time" or concurrently, as defined by the applicant in communication 9/20/2007. However, Kern discloses real time process (concurrently performed) to perform multiple processes at the same time. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine the disclosures of Buchanan and Kern to achieve higher efficiency during processing document using parallel processing of multiple tasks to reduce the operation time.

Re. Claim 4, Buchanan discloses wherein capturing includes storing the financial instrument image signals and raw data signals in a computer of the image exchange computer network, the computer connected to receive from the financial instrument processing site for the first financial institution, as the financial instrument image signals and raw data signals, signals responsive to outputs of a MICR reader and an optical scanner of the financial instrument processing site for the first financial institution [see above and para. 49].

Re. Claims 5-6, Buchanan discloses wherein transmitting includes sending the stored financial instrument image signals and raw data signals to a central computer of the image exchange computer network, detecting the identity of the second financial institution (other financial institutions or maker financial institution and maker bank number) in the raw data signals sent to the central computer, and sending the signals to a further computer of the image exchange computer network in communication with the identified second financial institution [para.2-10; 37 and see above reference], and wherein transmitting includes sending the financial instrument image signals and raw data signals to a central computer of the image exchange computer network, detecting the identity of the second financial institution in the raw data signals sent to the central computer, and sending the signals to a computer of the image exchange computer network in communication with the identified second financial institution [para.2-10; 37 and see above reference].

Re. Claim 7, Buchanan discloses substantially the disclosed invention (see background of invention and summary), receiving at a computer, a digitized financial instrument image being created from a financial instrument processed at a processing site for a first financial institution, digital signals representing the digitized financial instrument image and data contained on the financial instrument [para. 37; para. 62-63];

determining in the computer, said receiving and in response to received digital signals representing data contained on the financial instrument, an identification of a

second financial institution [para.: 94; 97, 37 (see maker bank number which determines the banks identification); claim 9]; and

communicating, with said determining, digital signals representing at least the digitized financial instrument image from the computer for use by the second financial institution [para. 37; 59-63].

Buchanan does not explicitly disclose "concurrently or concurrent" as defined by the applicant in communication 9/20/2007. However, Kern discloses real time process (concurrently performed) to perform multiple processes at the same time. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine the disclosures of Buchanan and Kern to achieve higher efficiency during processing document using parallel processing of multiple tasks to reduce the operation time and achieve higher processing efficiency.

Re. Claim 18, Buchanan discloses substantially the disclosed invention (see background of invention and summary), providing to an item processing system for a receiving financial institution, in response to and interactively with processing a financial instrument in an item processing system for a sending financial institution, a digital image of and a digital data record for the financial instrument, including providing the digital image and the digital data record in compatible form for the item processing system for the receiving financial institution such that the item processing system for the receiving financial institution processes the provided digital image and digital data record as if originally captured in the item processing system for the receiving financial institution [para. 6; 37-38, 41; 62-63;70].

Buchanan does not explicitly disclose "concurrently or concurrent" as defined by the applicant in communication 9/20/2007. However, Kern discloses real time process (concurrently performed) to perform multiple processes at the same time. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine the disclosures of Buchanan and Kern to achieve higher efficiency during



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processing document using parallel processing of multiple tasks to reduce the operation time and achieve higher processing efficiency..

Re. Claim 19, Buchanan discloses wherein the financial instrument is a bank check processed through a check sorter of the item processing system for the sending financial institution [para. 2-10; 37, 49].

Re. Claims 20, Buchanan discloses wherein providing the digital image and digital data record to the item processing system for the receiving financial institution further includes communicating copies of signals from the check sorter through an image exchange computer network connected to the item processing system for the sending financial institution and the item processing system for the receiving financial institution [Figures 1-6; para. 12-18; 50; claims 1 & 15].

Re. Claim 21, Buchanan discloses substantially the disclosed invention (see background of invention and summary), wherein providing the digital image and digital data record to the item processing system for the receiving financial institution further includes communicating signals defining the digital image and digital data record through an image exchange computer network connected to the item processing system for the sending financial institution and the item processing system for the receiving financial institution [Figures 1-6; para. 12-18; 37-38; 62; 89; 98].

Re. Claim 22, Buchanan discloses substantially the disclosed invention (see background of invention and summary), means for capturing a digital image and a digital data record from a financial instrument processing system for a first financial institution at the time it is determined that the digital data record identifies a second financial institution; and means for communicating, with capturing the digital image and the digital data record, the captured digital image and digital data record for use on behalf of the identified second financial institution [Figures 1-6; para. 37-38; 62; 89; 98; and claims 1 & 15].

Buchanan does not explicitly disclose "real time" as defined by the applicant in communication 9/20/2007. However, Kern discloses real time process (concurrently performed) to perform multiple processes at the same time. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine the disclosures of Buchanan and Kern to achieve higher efficiency during processing document using parallel processing of multiple tasks to reduce the operation time and achieve higher processing efficiency.

- b. Claims 11-17 and 23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Buchanan in view of Green et al. (hereinafter Green – US 5,602,936) and Kern.

Re. Claim 11, Buchanan discloses creating electronic images of tangible financial instruments received at a first financial institution [para. 41-43; 50]; creating the electronic images, storing the created electronic images in a first client image computer (financial institution computer) [para. 12; 52-59], the first client image computer operatively associated with the first financial institution; storing the created electronic images, sending signals encoded to represent at least one of the stored electronic images and to identify a second financial institution to a central image computer [para.37; 68-73; 89;66-67]; and sending the encoded signals from the central image computer to a second client image computer, the second image remote computer operatively associated with the second financial institution [para. 12; 52-56; claim 15].

Buchanan does not explicitly disclose exchange server, and "concurrently or concurrent", as defined by the applicant in communication 9/20/2007.

However, Green discloses exchange server [Figures 3-4, 6; col. 2 lines 44-62] to index and recover the data/image and for services requests by clients for the retrieval of specific images. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Buchanan and include exchange server, as disclosed by Green to allow the system for fast retrieving the data/image of the check for preparing statements and allow the customer to retrieve a specific image. Kern discloses real time process (concurrently performed) to perform multiple processes at the same time. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine the disclosures of Buchanan, Green and Kern to achieve higher efficiency during processing document using parallel processing of multiple tasks to reduce the operation time and achieve higher processing efficiency.

Re. Claim 12, Buchanan discloses wherein the tangible financial instruments include bank checks and wherein creating electronic images includes optically scanning the bank checks [para. 49].

Re. Claim 13, Buchanan discloses processing financial instruments received by a depositing financial institution, including: creating respective digital images and related raw data records from information encoded on the respective financial instruments,

determining which raw data records identify paying financial institutions such that the respective financial instruments for which paying financial institutions are identified are exchange eligible instruments, and correcting respective raw data records [para. 4-10; 89; 98; 12-14; 17-18; 29; 66-67];

electronically copying to a computer the respective digital images and related raw data records for exchange eligible instruments; for each electronically copied digital image and related raw data record, determining in the computer the identity of the respective paying financial institution and electronically copying the respective digital image and raw data record to a remote computer for that paying financial institution [Figures 1-2; para. 14; 62; claims]; transmitting corrected raw data records to the computer, and from the computer to the remote computer for the respective paying financial institution identified in a respective corrected data record [para.89; 98; 12-14; 17-18; 29; 66-67]; and copying each digital image and the related corrected data record from the remote for the respective paying financial institution to an item processing system for that paying financial institution such that the item processing system responds thereto as if the original processing of the respective financial instruments for that paying financial institution had occurred in the item processing system for that paying financial institution [para. 14-19; 62; claims].

Buchanan does not explicitly disclose exchange server and "real time". However, Green discloses exchange server [Figures 3-4, 6; col. 2 lines 44-62] to index and recover the data/image and for services requests by clients for the retrieval of specific images. It would have been obvious at the time the invention was made to a person

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having ordinary skill in the art to modify the disclosure of Buchanan and include exchange server, as disclosed by Green to allow the system for fast retrieving the data/image of the check for preparing statements and allow the customer to retrieve a specific image. .

Re. Claim 14, Buchanan discloses wherein creating respective digital images and related raw data records includes processing checks through a check sorter of an item processing system for the depositing financial institution, including processing checks through a MICR line reader of the check sorter and through an optical scanner of the check sorter [para. 37; 49].

Re. Claim 15, Buchanan discloses wherein electronically copying to a central computer includes communicating to the central computer digital signals responsive to output from the MICR line reader and the optical scanner. Buchanan does not explicitly disclose exchange server. However, Green discloses exchange server [col. 2 lines 44-62]. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Buchanan and include exchange server, as disclosed by Green to allow the system for fast retrieving the data/image from database.

Re. Claim 16, Buchanan receiving the bank check at a bank of first deposit different from the payor bank [see entire document; para. 37]; creating electronic data for the

bank check in response to at least part of the MICR information on the bank check and creating an electronic image of the image of the bank check [para.37-43; 50]; and creating the electronic data and image [37-38; 62]: transmitting the electronic data and electronic image to a first client image remote computer operatively associated with the bank of first deposit; transmitting the captured electronic data and electronic image from the first client image remote computer to a central image computer; and transmitting the electronic data and electronic image from the central image computer to a second client image remote computer, the second client image computer operatively associated with the payor bank [para.89; 98; 12-14; 17-18; 29; 66-67]. Buchanan does not explicitly disclose exchange server and concurrent or concurrently of a process. However, Green discloses exchange server [Figures 3-4, 6; col. 2 lines 44-62] to index and recover the data/image and for services requests by clients for the retrieval of specific images. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Buchanan and include exchange server, as disclosed by Green to allow the system for fast retrieving the data/image of the check for preparing statements and allow the customer to retrieve a specific image. Kern discloses real time process (concurrently performed) to perform multiple processes at the same time. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine the disclosures of Buchanan, Green and Kern to achieve higher efficiency during processing document using parallel processing of multiple tasks to reduce the operation time and achieve

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higher processing efficiency.

Re. Claim 17, Green discloses exchange server and transmitting at least the electronic data in the second client image exchange server **or** processor to an item processing system of the payor bank when the electronic data contains correct data (a second digital data processor communicating with first processor or server) [col. 7 lines 42-57, col. 10 lines 60-65, col. 12 lines 25-35 and see at least claim 1 and associated descriptions].

Re. Claim 23, Buchanan discloses a plurality of financial institution item processing systems, each having a sorter that receives tangible financial instruments and provides received tangible financial instruments to MICR detecting equipment and optical imaging equipment of the sorter; a plurality of client image computer, each connected by a respective communication link to obtain data and image signals responsive to the MICR detecting equipment and optical imaging equipment of at least one of the financial institution item processing systems; and a central image computer connected to the client image computers such that the central image computer mediates transfers of at least image signals between respective ones of the client image computers [para. 2-12; 30-34; 37]. Buchanan does not explicitly disclose exchange server and real-time system/process. However, Green discloses exchange server [Figures 3-4, 6; col. 2 lines 44-62] to index and recover the data/image and for services requests by clients for the retrieval of specific images. It would have been obvious at the time the invention was

made to a person having ordinary skill in the art to modify the disclosure of Buchanan and include exchange server, as disclosed by Green to allow the system for fast retrieving the data/image of the check for preparing statements and allow the customer to retrieve a specific image. Kern discloses real time process (concurrently performed) to perform multiple processes at the same time. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine the disclosures of Buchanan, Green and Kern to achieve higher efficiency during processing document using parallel processing of multiple tasks to reduce the operation time and achieve higher processing efficiency.

- c. Claims 8-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over Buchanan and Kern, as applied to claim 7 above, and further in view of Green et al. (hereinafter Green – US 5,602,936).

Re. Claims 8-10, Buchanan discloses wherein receiving digital signals includes receiving the digital signals in an item computer connected to an item processing system at the processing site for the first financial institution, wherein communicating includes transmitting the received digital signals to an item processing system at a financial instrument processing site for the second financial institution, and wherein communicating includes transmitting the received digital signals to an item processing system at a financial instrument processing site for the second financial institution [para. 12, 28-34; 51]. Buchanan does not explicitly disclose exchange server. However, Green



discloses exchange server [Figures 3-4, 6; col. 2 lines 44-62] to index and recover the data/image and for services requests by clients for the retrieval of specific images. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Buchanan and include exchange server, as disclosed by Green to allow the system for fast retrieving the data/image of the check for preparing statements and allow the customer to retrieve a specific image.

### ***Response to Arguments***

3. Applicant's arguments filed 1/140/2008 with respect to pending claims have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

8. Claims 1-7, 18-24 are rejected.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Harish T. Dass whose telephone number is 571-272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Abdi Kambiz can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Harish T Dass  
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